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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/955,747	09/18/2001	Kurt L. Hansen	020375-000300US	9484
20350 7590 02/12/2007 TOWNSEND AND TOWNSEND AND CREW, LLP TWO EMBARCADERO CENTER EIGHTH FLOOR SAN FRANCISCO, CA 94111-3834			EXAMINER HAMILTON, LALITA M	
			ART UNIT 3691	PAPER NUMBER

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
3 MONTHS	02/12/2007	PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

<b>Office Action Summary</b>	Application No.	Applicant(s)	
	09/955,747	HANSEN ET AL.	
	Examiner	Art Unit	
	Lalita M. Hamilton	3691	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 22 November 2006.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1,3-18,22-26 and 28-30 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1,3-18,22-26 and 28-30 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)          | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date: _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date: _____   | 6) <input type="checkbox"/> Other: _____                          |

## DETAILED ACTION

### Summary

On August 24, 2006, an Office Action was sent to the Applicant rejecting claims 1-32. On November 22, 2006, the Applicant responded by amending claims 1, 3, 6-7, 14, 18, 22, and 26 and canceling claims 2, 19-21, 27, and 31-32.

### ***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1,3-18,22-26 and 28-30 are rejected under 35 U.S.C. 102(e) as being anticipated by Karas (7,130,817).

Karas discloses a method and corresponding system for transferring value from a first value provider to a second value provider, wherein each of the first and second value providers stores value on behalf of customers, receiving a request initiated by a value owner to transfer value from the first value provider to recipient the second value provider in a converted form, wherein the value owner is one of the customers of the first value provider, receiving the value from the first value provider with an exchange provider in response to the request, wherein: the exchange provider is different from the first value provider and different from the second value provider; and the exchange

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provider includes a processor configured for conversion of the value into the converted form, determining an exchange rate for the value with the processor of the exchange provider, converting the received value with the processor of the exchange provider to the converted form in accordance with the determined exchange rate, and transmitting the converted value from the exchange provider to the recipient second value provider (col.2, lines 45-65; col.3, line 23 to col.5, line 8; and col.6, lines 30-43); the request is issued by the value owner to the first value provider (col.2, lines 45-65; col.3, line 23 to col.5, line 8; and col.6, lines 30-43); converting the received value comprises extracting a transaction fee (col.2, lines 45-65; col.3, line 23 to col.5, line 8; and col.6, lines 30-43); the received value and the converted value comprise a common value type (col.2, lines 45-65; col.3, line 23 to col.5, line 8; and col.6, lines 30-43); authenticating at least a portion of the request with the first value provider (col.2, lines 45-65; col.3, line 23 to col.5, line 8; and col.6, lines 30-43); issuing an identifier to the value owner with the processor, such identifier being sufficient to identify the converted value by a customer of the second value provider (col.2, lines 45-65; col.3, line 23 to col.5, line 8; and col.6, lines 30-43); receiving the request comprises receiving an interactive-voice-response instruction (col.5, line 63 to col.6, line 6); receiving the request comprises receiving an instruction over the internet (col.5, lines 39-48); receiving the request comprises receiving DTMF tones (col.2, lines 45-65; col.3, line 23 to col.5, line 8; and col.6, lines 30-43); at least one of the received value and the converted value comprises non-monetary value (col.2, lines 45-65; col.3, line 23 to col.5, line 8; and col.6, lines 30-43); at least one of the received value and

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the converted value comprises mobile-phone minutes (col.2, lines 45-65; col.3, line 23 to col.5, line 8; and col.6, lines 30-43); at least one of the received value and the converted value comprises travel points within a mileage program (col.2, lines 45-65; col.3, line 23 to col.5, line 8; and col.6, lines 30-43); the converted value comprises cash (col.2, lines 45-65; col.3, line 23 to col.5, line 8; and col.6, lines 30-43); verifying an identity of the value owner (col.2, lines 45-65; col.3, line 23 to col.5, line 8; and col.6, lines 30-43); verifying the identity of the value owner comprises comparing a PIN provided by the value owner with a stored PIN (col.4, lines 33-45); verifying the identity of the value owner comprises comparing a biometric feature of the value owner with a stored representation of the biometric feature (col.5, line 63 to col.6, line 3); and wherein receiving the value from the first value provider, converting the received value, and transmitting the converted value are performed recurrently in accordance with the request (col.2, lines 45-65; col.3, line 23 to col.5, line 8; and col.6, lines 30-43).

### ***Response to Arguments***

Applicant's arguments with respect to claims 1,3-18,22-26 and 28-30 have been considered but are moot in view of the new ground(s) of rejection.

### ***Conclusion***

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

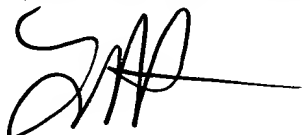
A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lalita M. Hamilton whose telephone number is (571) 272-6743. The examiner can normally be reached on Tuesday-Thursday (6:30-2:30).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kalinowski Alexander can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

A handwritten signature in black ink, appearing to read 'L. Hamilton', with a long horizontal stroke extending to the right.

Lalita M. Hamilton  
Primary Examiner, 3691